

**Information to identify the case:**

Debtor 1 Robert Davis Sr.  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Olivia Valentino–Davis  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 12-33001-SLM

Social Security number or ITIN xxx-xx-6404

EIN -----

Social Security number or ITIN xxx-xx-5034

EIN -----

**Order of Discharge**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Davis Sr.

Olivia Valentino–Davis

11/8/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert Davis, Sr.  
Olivia Valentino-Davis  
Debtors

Case No. 12-33001-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 42

Date Rcvd: Nov 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db           #+Robert Davis, Sr., 1509 Elaine Terrace North, Union, NJ 07083-4703  
jdb           #+Olivia Valentino-Davis, 1509 Elaine Terrace North, Union, NJ 07083-4703  
cr           +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,  
              Suite 302, Roseland, NJ 07068-1640  
513369044    #+Aa Action Collection, 29 Columbia Tpk., Ste. 302, Florham Park, NJ 07932-2240  
515899017    +Elizabeth Payero, 168 Harrison Avenue, Garfield, NJ 07026-1533  
515899018    +Ivelisse Luna, 2850 Webb Avenue, Apt. 7D, Bronx, NY 10468-2141  
515899019    #+Joan Valdez, 141 Hope Avenue, Passaic, NJ 07055-6717  
513369061    ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
              (address filed with court: NationStar Mortgage, LLC, 350 Highland Drive,  
              Lewisville, TX 75067)  
513383791    +Nationstar Mortgage, Brice, Vander Linden & Wernick, PO Box 829009, Dallas, TX 75382-9009  
515405074    +Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9094  
513369062    +Office of Tax Collector, 1976 Morris Avenue, P.O. Box 3609, Union, NJ 07083-1894  
515899016    +PAM Investors, 127 So. Washington Avenue, Bergenfield, NJ 07621-2938  
515899020    +Ricardo Rodriguez, P.O. Box 2431, Clifton, NJ 07015-2431  
513369066    +Toys R US, Credit Card/GECRB, P.O. Box 530939, Atlanta, GA 30353-0939  
513369070    Wffinancial, Mac 4031-080, Phoenix, AZ 85038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg           E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2017 22:44:09   U.S. Attorney, 970 Broad St.,  
              Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg           +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2017 22:44:06   United States Trustee,  
              Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
              Newark, NJ 07102-5235  
513369045    +EDI: GMACFS.COM Nov 08 2017 22:23:00   Ally Financial, P.O. Box 9001951,  
              Louisville, KY 40290-1951  
513394789    +EDI: GMACFS.COM Nov 08 2017 22:23:00   Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424,  
              Roseville, MN 55113-0004  
513509513    EDI: AIS.COM Nov 08 2017 22:23:00   American InfoSource LP as agent for, Verizon,  
              PO Box 248838, Oklahoma City, OK 73124-8838  
513369050    EDI: CITICORP.COM Nov 08 2017 22:23:00   Citibank Usa,  
              Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195  
513369046    +EDI: RESURGENT.COM Nov 08 2017 22:23:00   Cach Llc/Square Two Financial,  
              Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
513369048    +EDI: RESURGENT.COM Nov 08 2017 22:23:00   Cach Llc/Square Two Financial,  
              4340 S Monaco St Unit 2, Denver, CO 80237-3581  
513369051    +EDI: CITICORP.COM Nov 08 2017 22:23:00   Citibank Usa, Po Box 6497,  
              Sioux Falls, SD 57117-6497  
513369052    +EDI: RMSC.COM Nov 08 2017 22:23:00   GE Money Bank, PEP Boys Credit Card, P.O. Box 960061,  
              Orlando, FL 32896-0061  
513369053    +EDI: RMSC.COM Nov 08 2017 22:23:00   Gecrb/tydc, Po Box 965005, Orlando, FL 32896-5005  
513369055    +EDI: RMSC.COM Nov 08 2017 22:23:00   Gemb/walmart Dc, Po Box 981400,  
              El Paso, TX 79998-1400  
513369054    +EDI: RMSC.COM Nov 08 2017 22:23:00   Gemb/walmart Dc, Walmart/GEMB, Po Box 103104,  
              Roswell, GA 30076-9104  
513369056    +EDI: IIC9.COM Nov 08 2017 22:23:00   Ic Systems Inc, Po Box 64378,  
              St. Paul, MN 55164-0378  
513369057    +EDI: IIC9.COM Nov 08 2017 22:23:00   Ic Systems Inc, Po Box 64378,  
              Saint Paul, MN 55164-0378  
513369058    +EDI: MID8.COM Nov 08 2017 22:23:00   Midland Funding, 8875 Aero Dr Ste 200,  
              San Diego, CA 92123-2255  
513635051    EDI: PRA.COM Nov 08 2017 22:23:00   Portfolio Recovery Associates, LLC,  
              c/o Citibank South Dakota, N.a., POB 41067, Norfolk VA 23541  
513635056    EDI: PRA.COM Nov 08 2017 22:23:00   Portfolio Recovery Associates, LLC, c/o Ge Money Bank,  
              POB 41067, Norfolk VA 23541  
513635053    EDI: PRA.COM Nov 08 2017 22:23:00   Portfolio Recovery Associates, LLC, c/o Toysrus,  
              POB 41067, Norfolk VA 23541  
513635054    EDI: PRA.COM Nov 08 2017 22:23:00   Portfolio Recovery Associates, LLC, c/o Wal-mart,  
              POB 41067, Norfolk VA 23541  
513369063    +EDI: SEARS.COM Nov 08 2017 22:23:00   Sears Credit Card, P.O. Box 183082,  
              Columbus, OH 43218-3082  
513369065    +EDI: SEARS.COM Nov 08 2017 22:23:00   Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
513369064    +EDI: SEARS.COM Nov 08 2017 22:23:00   Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
513369067    +EDI: VERIZONCOMB.COM Nov 08 2017 22:23:00   Verizon, P.O. Box 4830,  
              Trenton, NJ 08650-4830  
513369068    +EDI: RMSC.COM Nov 08 2017 22:23:00   Walmart Discover Card, P.O. Box 960024,  
              Orlando, FL 32896-0024  
513447339    EDI: WFFC.COM Nov 08 2017 22:23:00   Wells Fargo Bank, N.A., Wells Fargo Auto Finance,  
              PO Box 29706, Phoenix, AZ 85038-9706  
513369069    +EDI: WFFC.COM Nov 08 2017 22:23:00   Wffinancial, Attention: Bankruptcy, Po Box 29704,  
              Phoenix, AZ 85038-9704

TOTAL: 27

District/off: 0312-2

User: admin  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC  
513369047\* +Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
513369049\* +Cach Llc/Square Two Financial, 4340 S Monaco St Unit 2, Denver, CO 80237-3581  
513369060\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067)  
513369059\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage Ll, P O box 619096, Dallas, TX 75261-9741)  
513472491 ##+NATIONSTAR MORTGAGE,LLC, 350 HIGHLAND DRIVE, LEWISVILLE, TEXAS 75067-4177

TOTALS: 1, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 8, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Clifford B. Frish on behalf of Debtor Robert Davis, Sr. yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
Clifford B. Frish on behalf of Joint Debtor Olivia Valentino-Davis yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
David G. Beslow on behalf of Debtor Robert Davis, Sr. yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
David G. Beslow on behalf of Joint Debtor Olivia Valentino-Davis yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmevf@sternlav.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Mark Goldman on behalf of Joint Debtor Olivia Valentino-Davis yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Mark Goldman on behalf of Debtor Robert Davis, Sr. yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
R. A. Lebron on behalf of Creditor Nationstar Mortgage, LLC bankruptcy@feinsuch.com

TOTAL: 10